



ATTORNEY DOCKET No.

COPY OF PAPERS
ORIGINALLY FILED

COMBINATION DECLARATION & POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

TRADING AND PROCESSING OF COMMERCIAL ACCOUNTS RECEIVABLE
RECEIVED

the specification of which was filed on _____

APR 09 2002

as Application Serial No. _____ and

Technology Center 2100

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Day/Month/Yr. Filed)	yes	no
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
--------------------------	---------------	--

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
--------------------------	---------------	--

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punished by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Kurt G. Briscoe, Reg. No. 33,141; William C. Gerstenzang, Reg. No. 27,552; Lorimer P. Brooks, Reg. No. 15,155; and Bruce Londa, Reg. No. 33,531; Victoria M. Malia, Reg. No. 39,359; and Stephen G. Ryan, Reg. No. 39,015 all of 220 East 42nd Street, 30th Floor, New York, New York 10017; William R. Robinson, Reg. No. 27,224 of 721 Route 202-206 Bridgewater, New Jersey 08807; Davy E. Zoneraich, Reg. No. 37,267, Mark A. Montana, Reg. No. 44,948 and Robert A. Hyde, Reg. No. 46,354, of 721 Route 202-206, Bridgewater, New Jersey 08807, my attorneys with full power of substitution and revocation.

SEND CORRESPONDENCE TO:
NORRIS, McLAUGHLIN & MARCUS
220 EAST 42ND STREET - 30TH FLOOR
NEW YORK, NEW YORK 10017

DIRECT TELEPHONE CALLS TO:

(212) 808-0700

FULL NAME OF SOLE OR FIRST INVENTOR: KILGOUR, Colin Lawrence	
INVENTOR'S SIGNATURE:	DATE: July 12, 2001
RESIDENCE: 66 Kennedy Ave., Toronto, Ontario CANADA	CITIZENSHIP: Canadian
POST OFFICE ADDRESS: 66 Kennedy Ave., Toronto, Ontario M6S 2X5 CANADA	
FULL NAME OF SECOND INVENTOR: DAYES, Andrew Kevin	
INVENTOR'S SIGNATURE:	DATE: July 12, 2001
RESIDENCE: Suite PHG5 - 313 Richmond St. E.	CITIZENSHIP: Canadian
POST OFFICE ADDRESS: Toronto, Ontario, M5A 4R3 Canada	
FULL NAME OF THIRD INVENTOR:	
INVENTOR'S SIGNATURE:	DATE:
RESIDENCE:	CITIZENSHIP:
POST OFFICE ADDRESS:	
FULL NAME OF FOURTH INVENTOR:	
INVENTOR'S SIGNATURE:	DATE:
RESIDENCE:	CITIZENSHIP:
POST OFFICE ADDRESS:	
FULL NAME OF FIFTH INVENTOR:	
INVENTOR'S SIGNATURE:	DATE:
RESIDENCE:	CITIZENSHIP:
POST OFFICE ADDRESS:	
FULL NAME OF SIXTH INVENTOR:	
INVENTOR'S SIGNATURE:	DATE:
RESIDENCE:	CITIZENSHIP:
POST OFFICE ADDRESS:	
FULL NAME OF SEVENTH INVENTOR:	
INVENTOR'S SIGNATURE:	DATE:
RESIDENCE:	CITIZENSHIP:
POST OFFICE ADDRESS:	